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Safeguard Yourself against Identity Theft

National Protect Your Identity Week is October 16-22.

By Attorney General Jon Bruning

The effects of identity theft can be devastating. In a matter of days identity thieves can ruin your credit history and amass a fortune in debt you could be required to pay. The best way to protect yourself from identity theft is to safeguard your personal information.

Shredding documents containing identifying information like Social Security numbers, bank account information and insurance claims can reduce your risk of identity theft.

Act quickly if you suspect your identity has been compromised. Reporting the theft as soon as it happens may limit your liability for unauthorized charges and withdrawals.

If you contact your creditor within 60 days of receiving the first bill that contained a fraudulent charge, your liability is limited to \$50. Reporting a missing ATM or debit card within two days limits your liability to \$50. After 60 days you may lose any money the thief withdrew from your account.

Should your identity be stolen, act quickly:

- File a report with the police and keep a copy of the report.
- Place a fraud alert on your credit file by contacting the three major credit bureaus (Equifax, Experian, and TransUnion).
- Close compromised accounts immediately.
- Follow up with banks and credit companies in writing.
- Choose different PINs and passwords for new accounts.

Follow these tips to help protect your identity:

- Only carry your Social Security card when absolutely necessary.
- Shred identifying documents you no longer need.
- Monitor your credit report for fraudulent or unauthorized activity.

For more information or to request an Identity Theft Repair Kit, visit <http://www.ago.ne.gov> or call the Attorney General's Office Consumer Hotline at (800) 727-6432.